

United States Bankruptcy Court  
Southern District of California  
Jacob Weinberger U.S. Courthouse  
325 West F Street  
San Diego, CA 92101-6991

Telephone: 619-557-5620  
Website: [www.casb.uscourts.gov](http://www.casb.uscourts.gov)  
Hours: 8:30am – 4:30pm Monday-Friday

In Re: *Debtor name(s) used by the debtor in the last 8 years, including married, maiden, trade, and address:*

Case number: 21-00536-CL13  
Chapter: 13  
Judge Christopher B. Latham

**Michael Gammond**

3043 Helix St.  
Spring Valley, CA 91977  
xxx-xx-7855  
*No Known Aliases*

**NOTICE OF REQUIREMENT TO CERTIFY  
COMPLETION OF A COURSE IN PERSONAL FINANCIAL MANAGEMENT**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 11 or 13 (11 U.S.C. §1141 or §1328). Pursuant to FRBP 1007(b)(7), the debtor(s) must complete and file *Debtor's Certification About Personal Financial Management Course (Official Form 423) and Certificate of Debtor(s) Education*.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that *Official Form 423 Debtor's Certification About Personal Financial Management Course*, must be accompanied by the *Certificate of Debtor(s) Education* and filed before a discharge can be entered. Debtor(s) and/or debtor(s) attorney is/are hereby notified that the debtor(s) must file Official Form 423 and Certificate of Debtor(s) Education no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under §1141(d)(5)(B) or §1328(b). Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 423 and Certificate of Debtor(s) Education, the debtor(s) must pay the full reopening fee due for filing the motion.

This requirement can be completed at any time before the deadline and it is highly recommended that the debtor(s) complete this requirement as soon as possible to avoid missing the deadline. The Certificate of Debtor(s) Education should not be confused with the Certificate of Credit Counseling which should be filed with the petition. The Certificate of Debtor(s) Education and Official Form 423 are a separate filing requirement.

Dated: 4/2/21

Michael Williams  
Clerk of the Bankruptcy Court

United States Bankruptcy Court  
Southern District of California

In re:  
Michael Gammond  
Debtor

Case No. 21-00536-CL  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0974-3  
Date Rcvd: Apr 02, 2021

User: admin  
Form ID: finmgt

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2021:

Recip ID	Recipient Name and Address
db	+ Michael Gammond, 3043 Helix St., Spring Valley, CA 91977-2731

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2021 at the address(es) listed below:

Name	Email Address
David L. Skelton	admin@ch13.sdcoxmail.com;dskelton13@ecf.epiqsystems.com
Gregory Highnote	on behalf of Debtor Michael Gammond Greg@BankruptcySD.com
Thomas Fox	on behalf of Claimant California Franchise Tax Board tj.fox@doj.ca.gov
United States Trustee	ustp.region15@usdoj.gov

TOTAL: 4